

**Information to identify the case:**

Debtor 1 **Denise A. Warnick**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7875**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **18-24276-GLT**

**Order of Discharge**

**12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Denise A. Warnick

1/22/20

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Denise A. Warnick  
 Debtor

Case No. 18-24276-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 15

Date Rcvd: Jan 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2020.

db 14941921	Denise A. Warnick, 164 Casey Drive, New Salem, PA 15468 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477 (address filed with court: Collection Service Center, 250 Mt. Lebanon Blvd., Suite 420, West Mifflin, PA 15122)
14941924	+KML Law Group, 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
14979633	+LendingClub Corporation, 595 Market St. Ste. 200, San Francisco, CA 94105-2807
14941927	Shirley A. Warnick, 164 Casey Drive, New Salem, PA 15468
14941928	+US Bank, 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 23 2020 04:11:34 Pennsylvania Dept. of Revenue,

smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 23 2020 04:11:34 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14941922	+EDI: WFNNB.COM Jan 23 2020 08:43:00 CP/Bon Ton, PO Box 182789, Columbus, OH 43218-2789
14976771	E-mail/PDF: resurgentbknotifications@resurgent.com Jan 23 2020 04:20:17 CVI SGP Acquisition Trust, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
14941925	+E-mail/Text: bk@lendingclub.com Jan 23 2020 04:12:37 Lending Club Corp., 71 Stevenson, Suite 300, San Francisco, CA 94105-2985
14957692	+EDI: AGFINANCE.COM Jan 23 2020 08:43:00 ONEMAIN FINANCIAL GROUP, LLC, PO Box 3251, Evansville, IN 47731-3251
14941926	+EDI: AGFINANCE.COM Jan 23 2020 08:43:00 One Main Financial, PO Box 1010, Evansville, IN 47706-1010
14972473	EDI: Q3G.COM Jan 23 2020 08:43:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14976868	E-mail/Text: jennifer.chacon@spservicing.com Jan 23 2020 04:13:08 U.S. Bank National Association, Et Al..., c/o SELECT PORTFOLIO SERVICING, INC, P.O. Box 65250, Salt Lake City, UT 84165-0250
14970469	EDI: AIS.COM Jan 23 2020 08:43:00 Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	SELECT PORTFOLIO SERVICING as servicer for U.S. Ba
cr	U.S. Bank National Association, as indenture trust
14941923	Kay Jewelers, PO Box 4485, OR 97976

TOTALS: 3, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2020 at the address(es) listed below:

Amy L. Zema on behalf of Debtor Denise A. Warnick amy@zemalawoffice.com
James Warmbrodt on behalf of Creditor SELECT PORTFOLIO SERVICING as servicer for U.S. Bank National Association, as indenture trustee, for the CIM Trust 2016-2, Mortgage-Backed Notes, Series 2016-2 bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor U.S. Bank National Association, as indenture trustee, for the CIM Trust 2016-2, Mortgage-Backed Notes, Series 2016-2 bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com

TOTAL: 5